



Express Mail Label No.: EV458035225US

RD-27,422  
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Dixon, III et al. : Art Unit: 3624  
Serial No.: 09/391,772 : Examiner: Ella Colbert  
Filed: September 8, 1999 :  
For: METHODS AND APPARATUS :  
FOR SUBMITTING :  
INFORMATION TO AN :  
AUTOMATED LENDING :  
SYSTEM :  
:

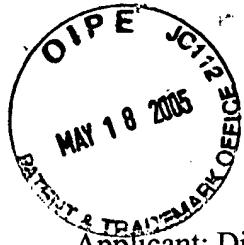
**AMENDMENT AFTER FINAL**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Applicants respectfully request consideration and entry of the following amendment submitted in response to the Office Action dated January 11, 2005, and made final.

05/20/2005 MAHMED1 00000064 012384 09391772

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**Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450**

**TRANSMITTAL**

1. Transmitted herewith is:  
Transmittal (3 pgs., in duplicate); Amendment in response to Office Action dated January 11, 2005 and made final (30 pgs.); Return post card

**STATUS**

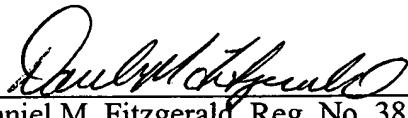
2. Applicant  claims small entity status.  
 is other than a small entity.

**CERTIFICATE OF MAILING BY EXPRESS MAIL TO  
THE COMMISSIONER FOR PATENTS**

Express Mail Label No.: EV458035225US

Date: May 18, 2005

I hereby certify that the documents listed above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

  
\_\_\_\_\_  
Daniel M. Fitzgerald, Reg. No. 38,880

**EXTENSION OF TERM**

3. The proceedings herein are for a patent application and the provisions of 37 C.F.R. 1.136 apply.

(complete (a) or (b), as applicable)

(a)  Applicant petitions for an extension of time under 37 C.F.R. 1.136  
(Fees: 37 C.F.R. 1.17(a)-(d) for the total number of months checked below:)

Extension for response within:	Other than small entity Fee	Small entity Fee (if applicable)
<input type="checkbox"/> first month	\$ 120.00	\$ 60.00
<input checked="" type="checkbox"/> second month	\$ 450.00	\$ 225.00
<input type="checkbox"/> third month	\$ 1,020.00	\$ 510.00
<input type="checkbox"/> fourth month	\$ 1,590.00	\$ 795.00
<input type="checkbox"/> fifth month	\$ 2,160.00	\$1,080.00
	Fee Due	<u>\$ 450.00</u>

If an additional extension of time is required, please consider this a petition therefor.

(Check and complete the next item, if applicable)

An extension of \_\_\_\_\_ months has already been secured. The fee paid therefor \$\_\_\_\_\_ is deducted from the total fee due for the total months of extension now requested.

Extension fee due with this request \$ 450.00**OR**

(b)  Applicant believes that no extension of term is required. However, this conditional petition is being made to provide for the possibility that applicant has inadvertently overlooked the need for a petition for extension of time.

**FEE FOR CLAIMS**

4. The fee for claims (37 C.F.R. 1.16(b)-(d)) has been calculated as shown below:

(Col. 1)  CLAIMS REMAINING AFTER AMENDMENT	(Col. 2)  HIGHEST NO. PREVIOUSLY PAID FOR	(Col. 3)  PRESENT EXTRA	SMALL ENTITY		OTHER THAN SMALL ENTITY	
			ADDITIONAL. RATE FEE	OR	ADDITIONAL RATE FEE	OR
TOTAL INDEP.	MINUS	=0	x \$25.00 = \$		x \$50.00 = \$	
	MINUS	=0	x \$100.00 = \$		x \$200.00 = \$	
<u>— FIRST PRESENTATION OF MULTIPLE DEP. CLAIM</u>			+ \$180.00 = \$		+ \$360.00 = \$	
			TOTAL ADDITIONAL FEE \$	OR	TOTAL ADDITIONAL FEE \$	

(a)  No additional fee for Claims is required

**OR**

(b)  Total additional fee for claims required \$

**FEE PAYMENT**

5. \_\_\_\_\_ Attached is a check in the sum of \$\_\_\_\_\_

Charge Deposit Account No. 01-2384 the sum of \$450.00  
A duplicate of this transmittal is attached.

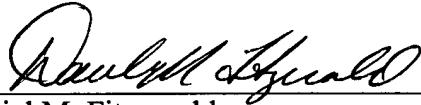
**FEE DEFICIENCY**

6.  If any additional extension and/or fee is required, charge Deposit Account No. 01-2384.

**AND/OR**

If any additional fee for claims is required, charge Deposit Account No. 01-2384.

7.  Other:



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Daniel M. Fitzgerald  
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